

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		18	19	20	21	20
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 14,154,248	\$ 13,976,951	\$ 13,021,026	\$ 13,309,652	\$ 13,203,138
Cash and Non-Interest-Earning Deposits	SC110	\$ 792,387	\$ 1,333,611	\$ 1,151,287	\$ 581,357	\$ 1,092,063
Interest-Earning Deposits in FHLBs	SC112	\$ 628,781	\$ 454,028	\$ 196,421	\$ 458,123	\$ 432,210
Other Interest-Earning Deposits	SC118	\$ 33,875	\$ 37,742	\$ 38,067	\$ 59,994	\$ 46,232
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,418,150	\$ 11,664,384	\$ 11,369,488	\$ 11,929,234	\$ 11,360,436
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 167,923	\$ 170,010	\$ 171,194	\$ 191,254	\$ 140,644
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 33,985	\$ 47,430	\$ 28,583	\$ 28,283	\$ 81,000
State and Municipal Obligations	SC180	\$ 3,511	\$ 3,519	\$ 3,526	\$ 3,643	\$ 3,650
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 19,656	\$ 217,560	\$ 21,071	\$ 22,167	\$ 21,199
Accrued Interest Receivable	SC191	\$ 55,980	\$ 48,667	\$ 41,389	\$ 35,597	\$ 25,704
Mortgage-Backed Securities - Gross	SUB0072	\$ 6,192,151	\$ 5,353,480	\$ 5,522,740	\$ 5,892,200	\$ 6,322,103
Mortgage-Backed Securities - Total	SC22	\$ 6,192,151	\$ 5,353,478	\$ 5,522,740	\$ 5,892,200	\$ 6,322,103
Pass-Through - Total	SUB0073	\$ 5,830,269	\$ 5,001,908	\$ 5,167,033	\$ 5,559,781	\$ 5,990,203
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 4,001,944	\$ 4,631,397	\$ 4,765,826	\$ 5,131,808	\$ 5,524,848
Other Pass-Through	SC215	\$ 1,828,325	\$ 370,511	\$ 401,207	\$ 427,973	\$ 465,355
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 337,716	\$ 331,984	\$ 334,842	\$ 310,065	\$ 307,787
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,359	\$ 23,646	\$ 20,844	\$ 17,718	\$ 25,114
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 315,868	\$ 307,825	\$ 313,466	\$ 291,800	\$ 282,098
Other	SC222	\$ 489	\$ 513	\$ 532	\$ 547	\$ 575
Accrued Interest Receivable	SC228	\$ 24,166	\$ 19,588	\$ 20,865	\$ 22,354	\$ 24,113

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 19,488,835	\$ 19,564,297	\$ 18,167,926	\$ 17,195,089	\$ 16,219,121
Mortgage Loans - Total	SC26	\$ 19,409,488	\$ 19,482,621	\$ 18,087,624	\$ 17,110,568	\$ 16,126,778
Construction Loans - Total	SUB0100	\$ 2,723,312	\$ 2,596,132	\$ 2,537,053	\$ 2,662,141	\$ 2,859,475
Residential - Total	SUB0110	\$ 2,240,951	\$ 2,119,899	\$ 2,040,120	\$ 2,139,184	\$ 2,355,248
1-4 Dwelling Units	SC230	\$ 1,336,493	\$ 1,214,116	\$ 1,173,162	\$ 1,070,674	\$ 991,082
Multifamily (5 or more) Dwelling Units	SC235	\$ 904,458	\$ 905,783	\$ 866,958	\$ 1,068,510	\$ 1,364,166
Nonresidential Property	SC240	\$ 482,361	\$ 476,233	\$ 496,933	\$ 522,957	\$ 504,227
Permanent Loans - Total	SUB0121	\$ 16,662,818	\$ 16,872,376	\$ 15,539,851	\$ 14,448,246	\$ 13,289,134
Residential - Total	SUB0131	\$ 15,397,690	\$ 15,632,965	\$ 14,444,924	\$ 13,384,586	\$ 12,333,521
1-4 Dwelling Units - Total	SUB0141	\$ 14,691,098	\$ 14,950,057	\$ 13,752,111	\$ 12,820,902	\$ 11,846,165
Revolving Open-End Loans	SC251	\$ 3,974,089	\$ 3,682,552	\$ 3,343,377	\$ 3,005,540	\$ 2,604,536
All Other - First Liens	SC254	\$ 8,674,563	\$ 9,033,363	\$ 8,442,005	\$ 7,987,663	\$ 7,486,113
All Other - Junior Liens	SC255	\$ 2,042,446	\$ 2,234,142	\$ 1,966,729	\$ 1,827,699	\$ 1,755,516
Multifamily (5 or more) Dwelling Units	SC256	\$ 706,592	\$ 682,908	\$ 692,813	\$ 563,684	\$ 487,356
Nonresidential Property (Except Land)	SC260	\$ 611,959	\$ 636,990	\$ 529,183	\$ 535,676	\$ 507,335
Land	SC265	\$ 653,169	\$ 602,421	\$ 565,744	\$ 527,984	\$ 448,278
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ - 82,378	\$ 1,403,434	\$ 1,075,452	\$ 961,778	\$ 986,682
Accrued Interest Receivable	SC272	\$ 101,256	\$ 93,987	\$ 88,415	\$ 79,360	\$ 68,997
Advances for Taxes and Insurance	SC275	\$ 1,449	\$ 1,802	\$ 2,607	\$ 5,342	\$ 1,515
Allowance for Loan and Lease Losses	SC283	\$ 79,347	\$ 81,676	\$ 80,302	\$ 84,521	\$ 92,343
Nonmortgage Loans - Gross	SUB0162	\$ 13,716,329	\$ 13,400,652	\$ 12,750,775	\$ 12,958,109	\$ 12,407,677
Nonmortgage Loans - Total	SC31	\$ 13,569,005	\$ 13,241,421	\$ 12,592,141	\$ 12,802,680	\$ 12,251,576
Commercial Loans - Total	SC32	\$ 2,434,931	\$ 2,389,173	\$ 2,326,661	\$ 2,267,870	\$ 2,243,470
Secured	SC300	\$ 1,802,494	\$ 1,835,700	\$ 1,790,931	\$ 1,801,786	\$ 1,729,849
Unsecured	SC303	\$ 614,514	\$ 533,518	\$ 512,397	\$ 437,834	\$ 483,251
Lease Receivables	SC306	\$ 17,923	\$ 19,955	\$ 23,333	\$ 28,250	\$ 30,370
Consumer Loans - Total	SC35	\$ 11,228,735	\$ 10,962,258	\$ 10,378,588	\$ 10,645,164	\$ 10,123,046
Loans on Deposits	SC310	\$ 64,039	\$ 61,100	\$ 58,795	\$ 57,989	\$ 56,526
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,050	\$ 1,174	\$ 1,138	\$ 1,090	\$ 717
Education Loans	SC320	\$ 791	\$ 352	\$ 477	\$ 619	\$ 733
Auto Loans	SC323	\$ 3,714,998	\$ 1,946,085	\$ 2,015,146	\$ 2,220,390	\$ 2,424,733
Mobile Home Loans	SC326	\$ 842	\$ 911	\$ 849	\$ 953	\$ 1,037
Credit Cards	SC328	\$ 5,996,937	\$ 7,566,973	\$ 6,981,604	\$ 7,143,046	\$ 6,483,299

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,450,078	\$ 1,385,663	\$ 1,320,579	\$ 1,221,077	\$ 1,156,001
Accrued Interest Receivable	SC348	\$ 52,663	\$ 49,221	\$ 45,526	\$ 45,075	\$ 41,161
Allowance for Loan and Lease Losses	SC357	\$ 147,324	\$ 159,231	\$ 158,634	\$ 155,429	\$ 156,101
Repossessed Assets - Gross	SUB0201	\$ 11,783	\$ 14,361	\$ 12,919	\$ 12,920	\$ 25,185
Repossessed Assets - Total	SC40	\$ 11,708	\$ 14,296	\$ 12,857	\$ 12,884	\$ 25,149
Real Estate - Total	SUB0210	\$ 11,162	\$ 13,921	\$ 12,375	\$ 12,079	\$ 24,484
Construction	SC405	\$ 2,118	\$ 2,832	\$ 2,753	\$ 2,478	\$ 2,777
Residential - Total	SUB0225	\$ 6,874	\$ 8,672	\$ 7,207	\$ 6,419	\$ 7,677
1-4 Dwelling Units	SC415	\$ 6,874	\$ 8,672	\$ 7,207	\$ 6,419	\$ 4,777
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,900
Nonresidential (Except Land)	SC426	\$ 1,589	\$ 1,868	\$ 1,857	\$ 2,633	\$ 13,481
Land	SC428	\$ 581	\$ 549	\$ 558	\$ 549	\$ 549
Other Repossessed Assets	SC430	\$ 621	\$ 440	\$ 544	\$ 841	\$ 701
General Valuation Allowances	SC441	\$ 75	\$ 65	\$ 62	\$ 36	\$ 36
Real Estate Held for Investment	SC45	\$ 3,732	\$ 3,748	\$ 4,002	\$ 4,019	\$ 3,597
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 920,409	\$ 886,067	\$ 878,268	\$ 850,920	\$ 817,675
Federal Home Loan Bank Stock	SC510	\$ 918,286	\$ 884,006	\$ 876,207	\$ 846,375	\$ 813,362
Other	SC540	\$ 2,123	\$ 2,061	\$ 2,061	\$ 4,545	\$ 4,313
Office Premises and Equipment	SC55	\$ 239,584	\$ 227,942	\$ 224,734	\$ 222,816	\$ 215,570
Other Assets - Gross	SUB0262	\$ 872,885	\$ 816,763	\$ 744,337	\$ 819,438	\$ 799,987
Other Assets - Total	SC59	\$ 872,885	\$ 816,763	\$ 744,337	\$ 819,438	\$ 799,987
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,498	\$ 1,475	\$ 1,455	\$ 1,425	\$ 1,409
Bank-Owned Life Insurance - Other	SC625	\$ 27,367	\$ 27,114	\$ 26,864	\$ 26,631	\$ 13,912
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 106,512	\$ 97,690	\$ 93,726	\$ 93,159	\$ 160,105
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 255,876	\$ 234,425	\$ 231,750	\$ 195,895	\$ 198,684
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 99,920	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773
Other Assets	SC689	\$ 381,712	\$ 358,352	\$ 317,420	\$ 433,476	\$ 361,104
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 226,746	\$ 240,974	\$ 238,998	\$ 239,986	\$ 248,480
Total Assets - Gross	SUB0283	\$ 55,599,956	\$ 54,244,261	\$ 51,326,727	\$ 51,265,163	\$ 50,014,053
Total Assets	SC60	\$ 55,373,210	\$ 54,003,287	\$ 51,087,729	\$ 51,025,177	\$ 49,765,573
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 29,532,864	\$ 28,620,758	\$ 27,499,318	\$ 26,542,614	\$ 26,024,841
Deposits	SC710	\$ 29,214,546	\$ 28,314,915	\$ 27,242,724	\$ 26,076,755	\$ 25,549,948
Escrows	SC712	\$ 318,210	\$ 305,743	\$ 256,493	\$ 465,641	\$ 474,596
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 108	\$ 100	\$ 101	\$ 218	\$ 297
Borrowings - Total	SC72	\$ 21,028,678	\$ 20,751,915	\$ 19,303,518	\$ 20,271,340	\$ 19,722,979
Advances from FHLBank	SC720	\$ 19,124,470	\$ 17,502,697	\$ 16,334,291	\$ 17,237,846	\$ 16,815,853
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 49,411	\$ 188,386	\$ 737,247	\$ 812,737	\$ 1,187,499
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,108	\$ 305,107	\$ 305,107	\$ 305,106	\$ 305,108
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,549,689	\$ 2,755,725	\$ 1,926,873	\$ 1,915,651	\$ 1,414,519
Other Liabilities - Total	SC75	\$ 679,658	\$ 777,049	\$ 517,294	\$ 535,415	\$ 482,137
Accrued Interest Payable - Deposits	SC763	\$ 23,504	\$ 21,392	\$ 18,346	\$ 14,427	\$ 14,605
Accrued Interest Payable - Other	SC766	\$ 62,795	\$ 64,335	\$ 49,471	\$ 55,304	\$ 34,736
Accrued Taxes	SC776	\$ 21,032	\$ 18,565	\$ 58,233	\$ 34,412	\$ 45,529
Accounts Payable	SC780	\$ 167,374	\$ 153,333	\$ 113,820	\$ 153,081	\$ 124,405
Deferred Income Taxes	SC790	\$ 91,710	\$ 75,178	\$ 65,948	\$ 61,634	\$ 38,902
Other Liabilities and Deferred Income	SC796	\$ 313,243	\$ 444,246	\$ 211,476	\$ 216,557	\$ 223,960
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 51,241,200	\$ 50,149,722	\$ 47,320,130	\$ 47,349,369	\$ 46,229,957

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 4,747	\$ 4,716	\$ 4,733	\$ 5,987	\$ 5,781
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,127,264	\$ 3,848,849	\$ 3,762,867	\$ 3,669,820	\$ 3,529,837
Stock - Total	SUB0311	\$ 2,199,940	\$ 2,112,190	\$ 2,112,492	\$ 2,112,808	\$ 2,012,808
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 76,505	\$ 84,005	\$ 84,005	\$ 84,005	\$ 84,005
Common Stock - Par Value	SC820	\$ 25,957	\$ 25,957	\$ 26,208	\$ 26,478	\$ 26,479
Common Stock - Paid in Excess of Par	SC830	\$ 2,097,478	\$ 2,002,228	\$ 2,002,279	\$ 2,002,325	\$ 1,902,324
Accumulated Other Comprehensive Income - Total	SC86	\$ 920	\$ 5,227	\$ 2,011	\$ 7,289	\$ 9,464
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 920	\$ 5,227	\$ 2,011	\$ 7,289	\$ 9,464
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,926,403	\$ 1,731,431	\$ 1,648,364	\$ 1,549,722	\$ 1,507,581
Other Components of Equity Capital	SC891	\$ 1	\$ 1	\$ 0	\$ 1	\$ - 16
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 55,373,211	\$ 54,003,287	\$ 51,087,730	\$ 51,025,176	\$ 49,765,575

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 436
4	Net deferred tax assets	6	\$ 25,531
5	Insured portion of real estate acquired by forecls	1	\$ 2,566
6	Prepaid deposit insurance premiums	4	\$ 53
7	Prepaid expenses	13	\$ 117,083
8	Deposits for utilities and other services	1	\$ 2
10	Property leased to others, net of accumul. deprec.	1	\$ 38,500
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 4,288
14	Other noninterest-bearing short-term accounts recv	7	\$ 64,659
22	Unapplied loan disbursements	1	\$ 510
99	Other	10	\$ 50,225

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 120
7	Deferred gains from the sale of real estate	1	\$ 45
10	Amounts due brokers for unsettled transactions	1	\$ 113
11	The liability recorded for post-retirement benefit	3	\$ 28,910
14	Unapplied loan payments received	3	\$ 26,158
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 13,075
21	Liabilities for credit losses on OBS credit exposures	1	\$ 6,685
99	Other	18	\$ 201,942

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 697,781	\$ 631,508	\$ 571,463	\$ 547,377	\$ 493,816
Deposits and Investment Securities	SO115	\$ 114,150	\$ 95,912	\$ 78,211	\$ 64,394	\$ 47,334
Mortgage-Backed Securities	SO125	\$ 58,158	\$ 53,412	\$ 56,511	\$ 58,654	\$ 62,731
Mortgage Loans	SO141	\$ 295,590	\$ 266,550	\$ 232,062	\$ 232,116	\$ 203,589
Nonmortgage Loans - Total	SUB0950	\$ 229,883	\$ 215,634	\$ 204,679	\$ 192,213	\$ 180,162
Commercial Loans and Leases	SO160	\$ 40,029	\$ 37,669	\$ 33,116	\$ 30,413	\$ 27,408
Consumer Loans and Leases	SO171	\$ 189,854	\$ 177,965	\$ 171,563	\$ 161,800	\$ 152,754
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 8,816	\$ 7,515	\$ 6,305	\$ 5,120	\$ 3,829
Federal Home Loan Bank Stock	SO181	\$ 8,815	\$ 7,514	\$ 6,304	\$ 5,119	\$ 3,828
Other	SO185	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Interest Expense - Total	SO21	\$ 364,762	\$ 309,419	\$ 261,752	\$ 235,851	\$ 205,447
Deposits	SO215	\$ 173,087	\$ 146,791	\$ 119,406	\$ 110,759	\$ 102,461
Escrows	SO225	\$ 9	\$ 2	\$ 26	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 165,005	\$ 136,144	\$ 116,107	\$ 101,949	\$ 81,818
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,331	\$ 4,029	\$ 3,645	\$ 3,335	\$ 3,065
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 22,330	\$ 22,453	\$ 22,568	\$ 19,808	\$ 18,103
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 341,835	\$ 329,604	\$ 316,016	\$ 316,646	\$ 292,198
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 17,600	\$ 43,911	\$ 31,404	\$ 22,839	\$ 22,282
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 324,235	\$ 285,693	\$ 284,612	\$ 293,807	\$ 269,916
Noninterest Income - Total	SO42	\$ 257,521	\$ 244,069	\$ 197,428	\$ 219,242	\$ 207,067
Mortgage Loan Serving Fees	SO410	\$ 4,039	\$ 4,379	\$ 2,966	\$- 1,750	\$- 16,041
Other Fees and Charges	SO420	\$ 237,114	\$ 215,595	\$ 179,430	\$ 194,210	\$ 200,831
Net Income (Loss) from Other - Total	SUB0451	\$ 5,599	\$ 17,028	\$ 6,062	\$ 21,601	\$ 14,345
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,818	\$ 15,938	\$ 6,922	\$ 21,223	\$ 14,019
Operations & Sale of Repossessed Assets	SO461	\$- 277	\$- 304	\$- 358	\$ 718	\$- 450
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,931	\$ 1,160	\$- 1,410	\$- 593	\$ 14
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 1	\$- 201	\$ 0
Sale of Loans Held for Investment	SO475	\$ 8	\$ 9	\$ 10	\$ 15	\$ 24

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 981	\$ 225	\$ 897	\$ 439	\$ 738
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 10,769	\$ 7,067	\$ 8,970	\$ 5,181	\$ 7,932
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 359,753	\$ 355,046	\$ 321,461	\$ 344,438	\$ 347,526
All Personnel Compensation and Expense	SO510	\$ 142,192	\$ 136,634	\$ 129,454	\$ 149,555	\$ 148,410
Legal Expense	SO520	\$ 3,727	\$ 3,576	\$ 2,939	\$ 3,753	\$ 2,586
Office Occupancy and Equipment Expense	SO530	\$ 65,563	\$ 62,990	\$ 60,559	\$ 60,033	\$ 57,791
Marketing and Other Professional Services	SO540	\$ 36,062	\$ 37,109	\$ 34,799	\$ 39,991	\$ 38,425
Loan Servicing Fees	SO550	\$ 591	\$ 1,649	\$ 1,296	\$ 443	\$ 485
Goodwill and Other Intangibles Expense	SO560	\$ 3,931	\$ 4,263	\$ 3,428	\$ 3,250	\$ 10,641
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 300	\$ 25	\$ 39	\$ 46	\$ 15
Other Noninterest Expense	SO580	\$ 107,387	\$ 108,800	\$ 88,947	\$ 87,367	\$ 89,173
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 222,003	\$ 174,716	\$ 160,579	\$ 168,611	\$ 129,457
Income Taxes - Total	SO71	\$ 79,023	\$ 61,142	\$ 56,398	\$ 56,413	\$ 42,915
Federal	SO710	\$ 76,253	\$ 58,883	\$ 53,676	\$ 54,586	\$ 41,128
State, Local & Other	SO720	\$ 2,770	\$ 2,259	\$ 2,722	\$ 1,827	\$ 1,787
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 142,980	\$ 113,574	\$ 104,181	\$ 112,198	\$ 86,542
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 142,980	\$ 113,574	\$ 104,181	\$ 112,198	\$ 86,542

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
 93048 - OTS-Regulated: Texas
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 345
7	Net income(loss) from leased property	4	\$ 6,489
9	Net income from data processing lease/services	1	\$ 641
15	Income from corporate-owned life insurance	6	\$ 267
99	Other	11	\$ 2,665

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 44
2	OTS assessments	4	\$ 132
6	Supervisory examination fees	2	\$ 16
7	Office supplies, printing, and postage	15	\$ 13,695
8	Telephone, including data lines	8	\$ 1,447
9	Loan origination expense	2	\$ 60
10	ATM expense	3	\$ 18,748
15	Foreclosure expenses	1	\$ 16
17	Charitable contributions	1	\$ 95
99	Other	13	\$ 34,037

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,900,507	\$ 1,202,733	\$ 571,463	\$ 1,974,212	\$ 1,426,835
YTD - Deposits and Investment Securities	Y_SO115	\$ 288,232	\$ 174,089	\$ 78,211	\$ 182,065	\$ 117,671
YTD - Mortgage-Backed Securities	Y_SO125	\$ 168,081	\$ 109,923	\$ 56,511	\$ 257,644	\$ 198,990
YTD - Mortgage Loans	Y_SO141	\$ 793,999	\$ 498,409	\$ 232,062	\$ 805,758	\$ 573,642
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 110,814	\$ 70,785	\$ 33,116	\$ 108,075	\$ 77,662
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 539,381	\$ 349,527	\$ 171,563	\$ 620,670	\$ 458,870
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 22,636	\$ 13,820	\$ 6,305	\$ 14,633	\$ 9,513
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 22,633	\$ 13,818	\$ 6,304	\$ 14,629	\$ 9,510
YTD - Other	Y_SO185	\$ 3	\$ 2	\$ 1	\$ 4	\$ 3
YTD - Interest Expense - Total	Y_SO21	\$ 935,878	\$ 571,122	\$ 261,752	\$ 805,112	\$ 569,261
YTD - Deposits	Y_SO215	\$ 439,229	\$ 266,148	\$ 119,406	\$ 397,363	\$ 286,604
YTD - Escrows	Y_SO225	\$ 37	\$ 28	\$ 26	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 417,256	\$ 252,251	\$ 116,107	\$ 321,785	\$ 219,836
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 12,005	\$ 7,674	\$ 3,645	\$ 11,872	\$ 8,537
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 67,351	\$ 45,021	\$ 22,568	\$ 74,092	\$ 54,284
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 987,265	\$ 645,431	\$ 316,016	\$ 1,183,733	\$ 867,087
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 92,965	\$ 75,365	\$ 31,404	\$ 96,729	\$ 73,890
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 894,300	\$ 570,066	\$ 284,612	\$ 1,087,004	\$ 793,197
YTD - Noninterest Income - Total	Y_SO42	\$ 699,015	\$ 441,494	\$ 197,428	\$ 850,106	\$ 630,864
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 11,384	\$ 7,345	\$ 2,966	\$ - 10,652	\$ - 8,902
YTD - Other Fees and Charges	Y_SO420	\$ 632,136	\$ 395,022	\$ 179,430	\$ 756,396	\$ 562,186
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 28,689	\$ 23,090	\$ 6,062	\$ 84,149	\$ 62,548
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 30,678	\$ 22,860	\$ 6,922	\$ 86,968	\$ 65,745
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 939	\$ - 662	\$ - 358	\$ - 4,699	\$ - 5,417
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 3,181	\$ - 250	\$ - 1,410	\$ - 533	\$ 60
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1	\$ 1	\$ 1	\$ - 201	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 27	\$ 19	\$ 10	\$ 563	\$ 548

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,103	\$ 1,122	\$ 897	\$ 2,051	\$ 1,612
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 26,806	\$ 16,037	\$ 8,970	\$ 20,213	\$ 15,032
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,036,093	\$ 676,366	\$ 321,461	\$ 1,346,130	\$ 1,001,692
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 408,189	\$ 265,997	\$ 129,454	\$ 595,086	\$ 445,531
YTD - Legal Expense	Y_SO520	\$ 10,239	\$ 6,513	\$ 2,939	\$ 11,814	\$ 8,061
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 189,080	\$ 123,523	\$ 60,559	\$ 222,564	\$ 162,531
YTD - Marketing and Other Professional Services	Y_SO540	\$ 107,964	\$ 71,902	\$ 34,799	\$ 149,127	\$ 109,136
YTD - Loan Servicing Fees	Y_SO550	\$ 3,536	\$ 2,945	\$ 1,296	\$ 2,073	\$ 1,630
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 11,622	\$ 7,691	\$ 3,428	\$ 20,026	\$ 16,776
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 364	\$ 64	\$ 39	\$ 104	\$ 58
YTD - Other Noninterest Expense	Y_SO580	\$ 305,099	\$ 197,731	\$ 88,947	\$ 345,336	\$ 257,969
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 557,222	\$ 335,194	\$ 160,579	\$ 590,980	\$ 422,369
YTD - Income Taxes - Total	Y_SO71	\$ 196,526	\$ 117,503	\$ 56,398	\$ 200,551	\$ 144,138
YTD - Federal	Y_SO710	\$ 188,779	\$ 112,526	\$ 53,676	\$ 195,955	\$ 141,369
YTD - State, Local, and Other	Y_SO720	\$ 7,747	\$ 4,977	\$ 2,722	\$ 4,596	\$ 2,769
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 360,696	\$ 217,691	\$ 104,181	\$ 390,429	\$ 278,231
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 360,696	\$ 217,691	\$ 104,181	\$ 390,429	\$ 278,231

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 240,969	\$ 238,973	\$ 239,072	\$ 248,990	\$ 251,561
Net Provision for Loss	VA115	\$ 16,656	\$ 43,334	\$ 30,838	\$ 22,431	\$ 21,826
Transfers	VA125	\$- 101	\$- 249	\$- 697	\$- 337	\$- 45
Recoveries	VA135	\$ 8,762	\$ 7,578	\$ 8,615	\$ 7,666	\$ 7,443
Adjustments	VA145	\$ 2,464	\$ 2,674	\$ 2,390	\$- 4,551	\$ 2,481
Charge-offs	VA155	\$ 42,011	\$ 51,341	\$ 41,220	\$ 34,210	\$ 34,786
General Valuation Allowances - Ending Balance	VA165	\$ 226,739	\$ 240,969	\$ 238,998	\$ 239,989	\$ 248,480
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,429	\$ 6,731	\$ 2,479	\$ 2,345	\$ 5,041
Net Provision for Loss	VA118	\$ 1,244	\$ 602	\$ 605	\$ 454	\$ 471

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 101	\$ 249	\$ 697	\$ 337	\$ 45
Adjustments	VA148	\$ 55	\$ 771	\$ 3,820	\$ 50	\$ 0
Charge-offs	VA158	\$ 868	\$ 2,924	\$ 870	\$ 701	\$ 3,212
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,961	\$ 5,429	\$ 6,731	\$ 2,485	\$ 2,345
Total Valuation Allowances - Beginning Balance	VA110	\$ 246,398	\$ 245,704	\$ 241,551	\$ 251,335	\$ 256,602
Net Provision for Loss	VA120	\$ 17,900	\$ 43,936	\$ 31,443	\$ 22,885	\$ 22,297
Recoveries	VA140	\$ 8,762	\$ 7,578	\$ 8,615	\$ 7,666	\$ 7,443
Adjustments	VA150	\$ 2,519	\$ 3,445	\$ 6,210	\$ - 4,501	\$ 2,481
Charge-offs	VA160	\$ 42,879	\$ 54,265	\$ 42,090	\$ 34,911	\$ 37,998
Total Valuation Allowances - Ending Balance	VA170	\$ 232,700	\$ 246,398	\$ 245,729	\$ 242,474	\$ 250,825
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 42,011	\$ 51,341	\$ 41,220	\$ 34,210	\$ 34,786
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,659	\$ 1,493	\$ 1,537	\$ 1,473	\$ 2,068
Construction - Total	SUB2030	\$ 10	\$ 15	\$ 0	\$ 335	\$ 44
1-4 Dwelling Units	VA420	\$ 10	\$ 15	\$ 0	\$ 193	\$ 44
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 142	\$ 0
Permanent - Total	SUB2041	\$ 1,649	\$ 1,478	\$ 1,537	\$ 1,138	\$ 2,024
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 262	\$ 237	\$ 154	\$ 98	\$ 325
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 548	\$ 415	\$ 349	\$ 80	\$ 861
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 831	\$ 768	\$ 1,020	\$ 958	\$ 838
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 8	\$ 58	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 14	\$ 2	\$ 0
Nonmortgage Loans - Total	VA56	\$ 40,227	\$ 49,716	\$ 39,510	\$ 32,551	\$ 32,602
Commercial Loans	VA520	\$ 747	\$ 10,920	\$ 6,094	\$ 795	\$ 864
Consumer Loans - Total	SUB2061	\$ 39,480	\$ 38,796	\$ 33,416	\$ 31,756	\$ 31,738
Loans on Deposits	VA510	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 154	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 7,798	\$ 5,434	\$ 5,010	\$ 3,980	\$ 4,820
Mobile Home Loans	VA550	\$ 0	\$ 14	\$ 5	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 30,964	\$ 32,517	\$ 27,592	\$ 27,432	\$ 26,604
Other	VA560	\$ 716	\$ 831	\$ 655	\$ 344	\$ 314
Reposessed Assets - Total	VA60	\$ 125	\$ 132	\$ 173	\$ 186	\$ 116
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 84	\$ 116	\$ 155	\$ 180	\$ 108
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 41	\$ 16	\$ 18	\$ 6	\$ 8
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 8,762	\$ 7,578	\$ 8,615	\$ 7,666	\$ 7,443
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,524	\$ 759	\$ 620	\$ 437	\$ 429
Construction - Total	SUB2130	\$ 1,628	\$ 1	\$ 1	\$ 9	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 1	\$ 9	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 1,627	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 896	\$ 758	\$ 619	\$ 428	\$ 429
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4	\$ 9	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 718	\$ 625	\$ 591	\$ 331	\$ 295
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 124	\$ 108	\$ 18	\$ 96	\$ 133
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 50	\$ 16	\$ 9	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 6,238	\$ 6,819	\$ 7,995	\$ 7,229	\$ 7,014
Commercial Loans	VA521	\$ 304	\$ 760	\$ 2,341	\$ 1,685	\$ 1,325
Consumer Loans - Total	SUB2161	\$ 5,934	\$ 6,059	\$ 5,654	\$ 5,544	\$ 5,689
Loans on Deposits	VA511	\$ 2	\$ 3	\$ 1	\$ 3	\$ 4
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,711	\$ 2,066	\$ 1,888	\$ 1,771	\$ 1,940

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 6	\$ 1	\$ 3
Credit Cards	VA557	\$ 3,983	\$ 3,705	\$ 3,549	\$ 3,592	\$ 3,564
Other	VA561	\$ 238	\$ 284	\$ 203	\$ 177	\$ 178
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,339	\$ 850	\$ 1,302	\$ 789	\$ 520
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 266	\$ 0	\$ 405	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 8	\$ 0	\$ - 14	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 8	\$ 0	\$ - 14	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 258	\$ 0	\$ 419	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 242	\$ 0	\$ 419	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,004	\$ 813	\$ 897	\$ 789	\$ 520
Commercial Loans	VA522	\$ 322	\$ 437	\$ 158	\$ 207	\$ 57
Consumer Loans - Total	SUB2261	\$ 682	\$ 376	\$ 739	\$ 582	\$ 463
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 31	\$ - 130	\$ 26	\$ 64	\$ 82
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Credit Cards	VA558	\$ 71	\$ 26	\$ 10	\$ 12	\$ 33
Other	VA562	\$ 642	\$ 480	\$ 697	\$ 506	\$ 348
Reposessed Assets - Total	VA62	\$ 69	\$ 37	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 69	\$ 37	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 34,588	\$ 44,613	\$ 33,907	\$ 27,333	\$ 27,863
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ - 599	\$ 734	\$ 1,322	\$ 1,036	\$ 1,639
Construction - Total	SUB2330	\$ - 1,610	\$ 14	\$ - 15	\$ 326	\$ 44
1-4 Dwelling Units	VA425	\$ 17	\$ 14	\$ - 15	\$ 184	\$ 44
Multifamily (5 or more) Dwelling Units	VA435	\$ - 1,627	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 142	\$ 0
Permanent - Total	SUB2341	\$ 1,011	\$ 720	\$ 1,337	\$ 710	\$ 1,595
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 258	\$ 228	\$ 153	\$ 97	\$ 324
1-4 Dwelling Units - Secured by First Liens	VA459	\$ - 154	\$ - 210	\$ - 242	\$ - 251	\$ 566
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 707	\$ 660	\$ 1,002	\$ 862	\$ 705
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 200	\$ 42	\$ 410	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 14	\$ 2	\$ 0
Nonmortgage Loans - Total	VA59	\$ 34,993	\$ 43,710	\$ 32,412	\$ 26,111	\$ 26,108
Commercial Loans	VA525	\$ 765	\$ 10,597	\$ 3,911	\$ - 683	\$ - 404
Consumer Loans - Total	SUB2361	\$ 34,228	\$ 33,113	\$ 28,501	\$ 26,794	\$ 26,512
Loans on Deposits	VA515	\$ 0	\$ - 3	\$ - 1	\$ - 3	\$ - 4
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 147	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 6,056	\$ 3,238	\$ 3,148	\$ 2,273	\$ 2,962
Mobile Home Loans	VA555	\$ 0	\$ 13	\$ 5	\$ - 1	\$ - 3
Credit Cards	VA559	\$ 27,052	\$ 28,838	\$ 24,053	\$ 23,852	\$ 23,073
Other	VA565	\$ 1,120	\$ 1,027	\$ 1,149	\$ 673	\$ 484
Repossessed Assets - Total	VA65	\$ 194	\$ 169	\$ 173	\$ 186	\$ 116
Real Estate - Construction	VA607	\$ 69	\$ 37	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 84	\$ 116	\$ 155	\$ 180	\$ 108

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 41	\$ 16	\$ 18	\$ 6	\$ 8
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,073	\$ 8,343	\$ 6,766	\$ 8,522	\$ 6,562
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 19,517	\$ 20,746	\$ 19,368	\$ 20,265	\$ 31,159
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,887	\$ 4,908	\$ 4,316	\$ 4,793	\$ 4,321
Construction	VA951	\$ 215	\$ 745	\$ 470	\$ 309	\$ 190
Permanent - 1-4 Dwelling Units	VA952	\$ 2,915	\$ 3,831	\$ 3,265	\$ 3,989	\$ 3,604
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 246	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 757	\$ 86	\$ 558	\$ 495	\$ 527
Permanent - Land	VA955	\$ 0	\$ 0	\$ 23	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 163,117	\$ 183,269	\$ 183,194	\$ 247,419	\$ 410,099
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 244,471	\$ 240,176	\$ 263,504	\$ 282,647	\$ 304,441
Substandard	VA965	\$ 242,107	\$ 238,026	\$ 260,380	\$ 280,624	\$ 302,091
Doubtful	VA970	\$ 2,364	\$ 2,150	\$ 3,124	\$ 2,023	\$ 2,350
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 307,743	\$ 292,885	\$ 346,551	\$ 311,589	\$ 326,018
Mortgages - Total	SUB2421	\$ 182,260	\$ 171,241	\$ 224,774	\$ 187,350	\$ 213,523
Construction and Land Loans	SUB2430	\$ 16,172	\$ 19,565	\$ 28,310	\$ 27,063	\$ 73,232

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 157,581	\$ 145,432	\$ 186,097	\$ 149,563	\$ 129,765
Permanent Loans Secured by All Other Property	SUB2450	\$ 9,543	\$ 7,200	\$ 12,224	\$ 11,485	\$ 11,798
Nonmortgages - Total	SUB2461	\$ 125,483	\$ 121,644	\$ 121,777	\$ 124,239	\$ 112,495
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 230,632	\$ 209,064	\$ 250,228	\$ 222,049	\$ 237,438
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 187,199	\$ 182,564	\$ 220,313	\$ 189,552	\$ 209,905
Mortgage Loans - Total	SUB2481	\$ 124,172	\$ 116,417	\$ 163,841	\$ 122,573	\$ 151,018
Construction	PD115	\$ 8,520	\$ 8,071	\$ 13,901	\$ 11,498	\$ 56,348
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 9,731	\$ 9,470	\$ 13,001	\$ 5,064	\$ 3,656
Secured by First Liens	PD123	\$ 90,538	\$ 86,820	\$ 117,668	\$ 89,779	\$ 77,420
Secured by Junior Liens	PD124	\$ 8,345	\$ 8,632	\$ 13,296	\$ 11,792	\$ 8,850
Multifamily (5 or more) Dwelling Units	PD125	\$ 984	\$ 1,176	\$ 428	\$ 552	\$ 1,077
Nonresidential Property (Except Land)	PD135	\$ 5,427	\$ 1,668	\$ 3,861	\$ 3,629	\$ 2,511
Land	PD138	\$ 627	\$ 580	\$ 1,686	\$ 259	\$ 1,156
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,126	\$ 10,910	\$ 5,658	\$ 5,738	\$ 4,867
Consumer Loans - Total	SUB2511	\$ 58,901	\$ 55,237	\$ 50,814	\$ 61,241	\$ 54,020
Loans on Deposits	PD161	\$ 1,087	\$ 648	\$ 891	\$ 1,169	\$ 840
Home Improvement Loans	PD163	\$ 0	\$ 12	\$ 0	\$ 0	\$ 16
Education Loans	PD165	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 14,916	\$ 14,912	\$ 12,270	\$ 20,717	\$ 12,244
Mobile Home Loans	PD169	\$ 58	\$ 15	\$ 23	\$ 26	\$ 20
Credit Cards	PD171	\$ 37,553	\$ 34,737	\$ 32,586	\$ 33,659	\$ 37,076
Other	PD180	\$ 5,286	\$ 4,913	\$ 5,044	\$ 5,670	\$ 3,824
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 204	\$ 169	\$ 203	\$ 331	\$ 521
Held for Sale Included in PD115:PD180	PD192	\$ 3,776	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 5,298	\$ 712	\$ 444	\$ 3,412	\$ 1,167
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 399	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 2,889	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 43,433	\$ 26,500	\$ 29,915	\$ 32,497	\$ 27,533

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 9,269	\$ 1,969	\$ 2,330	\$ 3,137	\$ 2,157
Construction	PD215	\$ 1,008	\$ 0	\$ 233	\$ 770	\$ 270
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 8,260	\$ 1,538	\$ 1,835	\$ 2,305	\$ 1,821
Secured by Junior Liens	PD224	\$ 0	\$ 251	\$ 76	\$ 9	\$ 28
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 67	\$ 0	\$ 28
Nonresidential Property (Except Land)	PD235	\$ 1	\$ 180	\$ 119	\$ 53	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 8,632	\$ 328	\$ 1,094	\$ 2,286	\$ 233
Consumer Loans - Total	SUB2521	\$ 25,532	\$ 24,203	\$ 26,491	\$ 27,074	\$ 25,143
Loans on Deposits	PD261	\$ 3	\$ 3	\$ 25	\$ 14	\$ 8
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 625	\$ 730	\$ 508	\$ 793	\$ 113
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Credit Cards	PD271	\$ 24,312	\$ 22,809	\$ 25,317	\$ 25,518	\$ 24,601
Other	PD280	\$ 592	\$ 661	\$ 641	\$ 749	\$ 399
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 2	\$ 13	\$ 11
Held for Sale Included in PD215:PD280	PD292	\$ 391	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 7,115	\$ 0	\$ 0	\$ 133	\$ 237
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 1,658	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 5,404	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 77,111	\$ 83,821	\$ 96,323	\$ 89,540	\$ 88,580
Mortgage Loans - Total	SUB2501	\$ 48,819	\$ 52,855	\$ 58,603	\$ 61,640	\$ 60,348
Construction	PD315	\$ 5,608	\$ 10,538	\$ 12,319	\$ 14,034	\$ 15,342
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 205	\$ 96	\$ 0	\$ 216	\$ 105
Secured by First Liens	PD323	\$ 39,433	\$ 37,099	\$ 37,509	\$ 38,135	\$ 36,169
Secured by Junior Liens	PD324	\$ 1,069	\$ 1,526	\$ 2,712	\$ 2,263	\$ 1,716
Multifamily (5 or more) Dwelling Units	PD325	\$ 790	\$ 713	\$ 984	\$ 737	\$ 754
Nonresidential Property (Except Land)	PD335	\$ 1,305	\$ 2,507	\$ 4,908	\$ 5,753	\$ 6,156
Land	PD338	\$ 409	\$ 376	\$ 171	\$ 502	\$ 106
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 19,133	\$ 20,638	\$ 27,829	\$ 18,957	\$ 20,734
Consumer Loans - Total	SUB2531	\$ 9,159	\$ 10,328	\$ 9,891	\$ 8,943	\$ 7,498
Loans on Deposits	PD361	\$ 2	\$ 0	\$ 1	\$ 30	\$ 30
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,894	\$ 3,798	\$ 3,792	\$ 3,268	\$ 2,277
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Credit Cards	PD371	\$ 6,051	\$ 6,346	\$ 5,892	\$ 5,411	\$ 4,912
Other	PD380	\$ 212	\$ 184	\$ 206	\$ 234	\$ 276
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,087	\$ 1,306	\$ 8,515	\$ 8,851	\$ 8,994
Held for Sale Included in PD315:PD380	PD392	\$ 1,569	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 978	\$ 249	\$ 4	\$ 650	\$ 934
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 186	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 474,612	\$ 828,870	\$ 712,238	\$ 659,412	\$ 480,586
90% up to 100% LTV	LD110	\$ 408,748	\$ 759,275	\$ 642,409	\$ 563,987	\$ 396,945
100% and greater LTV	LD120	\$ 65,864	\$ 69,595	\$ 69,829	\$ 95,425	\$ 83,641
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 16,383	\$ 20,655	\$ 30,894	\$ 19,917	\$ 13,765
Past Due and Still Accruing - Total	SUB5240	\$ 5,283	\$ 9,078	\$ 19,271	\$ 8,082	\$ 2,264
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 5,211	\$ 8,961	\$ 19,119	\$ 7,976	\$ 2,264
90% up to 100% LTV	LD210	\$ 4,651	\$ 8,414	\$ 16,409	\$ 5,901	\$ 2,145
100% and greater LTV	LD220	\$ 560	\$ 547	\$ 2,710	\$ 2,075	\$ 119
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 72	\$ 117	\$ 152	\$ 106	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 72	\$ 117	\$ 152	\$ 29	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Nonaccrual - Total	SUB5230	\$ 11,100	\$ 11,577	\$ 11,623	\$ 11,835	\$ 11,501
90% up to 100% LTV	LD250	\$ 3,380	\$ 3,346	\$ 3,165	\$ 2,757	\$ 1,590
100% and greater LTV	LD260	\$ 7,720	\$ 8,231	\$ 8,458	\$ 9,078	\$ 9,911
Net Charge-offs - Total	SUB5300	\$ 86	\$ 89	\$ 0	\$ 430	\$ 934
90% up to 100% LTV	LD310	\$ 28	\$ 28	\$ 0	\$ 373	\$ 863
100% and greater LTV	LD320	\$ 58	\$ 61	\$ 0	\$ 57	\$ 71
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 76	\$ 296	\$ 128
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 76	\$ 296	\$ 128
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 224,086	\$ 461,902	\$ 117,524	\$ 201,765	\$ 114,491
90% up to 100% LTV	LD430	\$ 205,403	\$ 442,771	\$ 106,880	\$ 172,648	\$ 79,086
100% and greater LTV	LD440	\$ 18,683	\$ 19,131	\$ 10,644	\$ 29,117	\$ 35,405
Sales - Total	SUB5340	\$ 103,885	\$ 99,501	\$ 66,860	\$ 99,816	\$ 105,920
90% up to 100% LTV	LD450	\$ 63,643	\$ 63,377	\$ 48,604	\$ 59,754	\$ 73,561
100% and greater LTV	LD460	\$ 40,242	\$ 36,124	\$ 18,256	\$ 40,062	\$ 32,359

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,961,299	\$ 3,489,739	\$ 3,495,524	\$ 3,386,931	\$ 3,059,096
Mortgage Construction Loans	CC105	\$ 2,700,991	\$ 2,416,231	\$ 2,270,781	\$ 2,216,875	\$ 1,967,510
Other Mortgage Loans	CC115	\$ 1,260,308	\$ 1,073,508	\$ 1,224,743	\$ 1,170,056	\$ 1,091,586
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 59,246	\$ 49,608	\$ 14,920	\$ 19,445	\$ 21,274
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,768,930	\$ 2,765,393	\$ 3,199,769	\$ 2,452,444	\$ 3,153,530
1-4 Dwelling Units	CC280	\$ 2,159,990	\$ 2,275,565	\$ 2,660,390	\$ 2,056,210	\$ 2,662,339
Multifamily (5 or more) Dwelling Units	CC290	\$ 232,318	\$ 254,710	\$ 223,360	\$ 211,123	\$ 378,769
All Other Real Estate	CC300	\$ 376,622	\$ 235,118	\$ 316,019	\$ 185,111	\$ 112,422
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 638,212	\$ 752,220	\$ 891,613	\$ 884,778	\$ 793,988
Commitments Outstanding to Purchase Loans	CC320	\$ 26,917	\$ 27,851	\$ 18,369	\$ 20,588	\$ 21,868
Commitments Outstanding to Sell Loans	CC330	\$ 596,945	\$ 2,423,463	\$ 842,710	\$ 881,187	\$ 986,530
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 464,000	\$ 590,899	\$ 284,796	\$ 0	\$ 1,026
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 211,000	\$ 252,367

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 32,525,371	\$ 31,128,931	\$ 29,252,482	\$ 27,510,438	\$ 25,637,597
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,805,538	\$ 3,496,994	\$ 3,146,738	\$ 2,845,480	\$ 2,626,664
Commercial Lines	CC420	\$ 1,999,605	\$ 1,895,822	\$ 1,897,508	\$ 1,914,565	\$ 1,785,658
Open-End Consumer Lines - Credit Cards	CC423	\$ 26,670,315	\$ 25,689,891	\$ 24,161,134	\$ 22,712,694	\$ 21,190,252
Open-End Consumer Lines - Other	CC425	\$ 49,913	\$ 46,224	\$ 47,102	\$ 37,699	\$ 35,023
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 253,032	\$ 256,327	\$ 262,897	\$ 275,510	\$ 270,385
Commercial	CC430	\$ 3,405	\$ 2,635	\$ 1,320	\$ 1,697	\$ 2,599
Standby, Not Included on CC465 or CC468	CC435	\$ 249,627	\$ 253,692	\$ 261,577	\$ 273,813	\$ 267,786
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 9,162,328	\$ 8,088,754	\$ 7,536,210	\$ 7,082,955	\$ 6,583,263
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 169,291	\$ 128,070	\$ 122,520	\$ 130,667	\$ 143,853
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 144,033	\$ 143,637	\$ 116,450	\$ 110,664	\$ 74,683
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,380,985	\$ 295,249	\$ 74,832	\$ 157,291	\$ 309,417
Pass-Through Securities	CF143	\$ 1,345,953	\$ 276,158	\$ 32,201	\$ 82,394	\$ 299,046
Other Mortgage-Backed Securities	CF153	\$ 35,032	\$ 19,091	\$ 42,631	\$ 74,897	\$ 10,371
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 0	\$ 35,390	\$ 74,088	\$ 71,927
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 35,390	\$ 13,778	\$ 71,927
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 60,310	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,380,985	\$ 295,249	\$ 39,442	\$ 83,203	\$ 237,490
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 516,540	\$- 440,965	\$- 386,326	\$- 498,307	\$- 563,302
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 30,027	\$- 21,758	\$- 17,732	\$- 19,194	\$- 19,687
Mortgage Loans Disbursed - Total	SUB3831	\$ 10,887,885	\$ 9,567,672	\$ 7,802,917	\$ 8,598,637	\$ 7,612,038
Construction Loans - Total	SUB3840	\$ 1,167,119	\$ 994,255	\$ 903,701	\$ 1,102,501	\$ 941,004
1-4 Dwelling Units	CF190	\$ 858,883	\$ 737,628	\$ 720,144	\$ 815,292	\$ 733,822
Multifamily (5 or more) Dwelling Units	CF200	\$ 193,367	\$ 155,221	\$ 102,209	\$ 204,784	\$ 158,882

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 114,869	\$ 101,406	\$ 81,348	\$ 82,425	\$ 48,300
Permanent Loans - Total	SUB3851	\$ 9,720,766	\$ 8,573,417	\$ 6,899,216	\$ 7,496,136	\$ 6,671,034
1-4 Dwelling Units	CF225	\$ 9,411,351	\$ 8,275,150	\$ 6,588,798	\$ 7,084,459	\$ 6,339,972
Multifamily (5 or more) Dwelling Units	CF245	\$ 59,107	\$ 47,264	\$ 131,338	\$ 140,375	\$ 95,167
Nonresidential (Except Land)	CF260	\$ 86,736	\$ 138,241	\$ 48,093	\$ 73,458	\$ 96,403
Land	CF270	\$ 163,572	\$ 112,762	\$ 130,987	\$ 197,844	\$ 139,492
Loans and Participations Purchased - Total	SUB3880	\$ 1,408,685	\$ 1,307,501	\$ 1,085,382	\$ 812,986	\$ 872,488
Secured by 1-4 Dwelling Units	CF280	\$ 1,340,776	\$ 1,292,401	\$ 1,071,415	\$ 793,742	\$ 857,706
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 10,850	\$ 6,080	\$ 4,096	\$ 10,187	\$ 7,529
Secured by Nonresidential	CF300	\$ 57,059	\$ 9,020	\$ 9,871	\$ 9,057	\$ 7,253
Loans and Participations Sold - Total	SUB3890	\$ 5,459,382	\$ 4,660,617	\$ 3,742,782	\$ 4,043,350	\$ 3,790,584
Secured by 1-4 Dwelling Units	CF310	\$ 5,446,895	\$ 4,643,344	\$ 3,716,673	\$ 4,010,942	\$ 3,762,922
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 2,540	\$ 3,072	\$ 4,979	\$ 6,045	\$ 21,435
Secured by Nonresidential	CF330	\$ 9,947	\$ 14,201	\$ 21,130	\$ 26,363	\$ 6,227
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 4,050,697	\$- 3,353,116	\$- 2,657,400	\$- 3,230,364	\$- 2,918,096
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 6,884,232	\$ 4,771,109	\$ 4,042,506	\$ 4,463,314	\$ 3,662,327
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 34,899	\$- 40,414	\$- 27,145	\$- 42,839	\$- 47,856
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,742,547	\$ 1,489,111	\$ 1,339,390	\$ 1,688,432	\$ 1,144,045
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 81,943	\$ 1,403,033	\$ 1,075,866	\$ 862,120	\$ 983,759
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,116,516	\$ 10,182,434	\$ 8,806,109	\$ 9,504,800	\$ 8,930,978
Commercial	CF390	\$ 3,364,412	\$ 3,341,703	\$ 3,035,518	\$ 3,277,497	\$ 3,122,098
Consumer	CF400	\$ 7,752,104	\$ 6,840,731	\$ 5,770,591	\$ 6,227,303	\$ 5,808,880
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,315,806	\$ 1,453,084	\$ 340,576	\$ 221,945	\$ 234,728
Commercial	CF395	\$ 316,466	\$ 189,939	\$ 340,576	\$ 221,945	\$ 234,514
Consumer	CF405	\$ 1,999,340	\$ 1,263,145	\$ 0	\$ 0	\$ 214
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,800,710	\$ 8,729,350	\$ 8,465,533	\$ 9,282,855	\$ 8,696,250
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 957,055	\$ 1,087,145	\$ 1,329,681	\$ 377,517	\$ 633,552
New Deposits Received less Deposits Withdrawn	CF420	\$ 810,436	\$ 959,174	\$ 1,222,885	\$ 279,526	\$ 544,187
Interest Credited to Deposits	CF430	\$ 146,619	\$ 127,971	\$ 106,796	\$ 97,991	\$ 89,365
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 56,918	\$ 0	\$ 0	\$ 0	\$ 152,528
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,164,668	\$ 1,127,903	\$ 924,329	\$ 904,746	\$ 901,675
Fully Insured	DI100	\$ 883,123	\$ 862,212	\$ 701,362	\$ 688,415	\$ 686,918
Other	DI110	\$ 281,545	\$ 265,691	\$ 222,967	\$ 216,331	\$ 214,757
Deposits with Balances - \$100,000 or Less	DI120	\$ 18,850,348	\$ 18,520,750	\$ 17,935,169	\$ 17,010,180	\$ 16,832,959
Deposits with Balances - Greater than \$100,000	DI130	\$ 10,682,412	\$ 10,099,904	\$ 9,564,050	\$ 9,532,215	\$ 9,191,587
Number of Deposit Accounts - Total	SUB4062	3,019,913	2,925,570	2,769,137	2,663,336	2,570,598
Balances of \$100,000 or Less	DI150	2,966,399	2,875,046	2,721,454	2,617,008	2,525,088
Balances Greater than \$100,000	DI160	53,514	50,524	47,683	46,328	45,510
IRA/Keogh Accounts	DI200	\$ 1,574,042	\$ 1,539,415	\$ 1,470,897	\$ 1,459,111	\$ 1,464,079
Uninsured Deposits	DI210	\$ 5,471,713	\$ 5,112,831	\$ 4,849,030	\$ 4,890,056	\$ 4,650,824
Preferred Deposits	DI220	\$ 3,183	\$ 4,942	\$ 6,718	\$ 6,974	\$ 6,842
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 4,148,240	\$ 7,224,011	\$ 6,709,481	\$ 6,515,705	\$ 6,502,037
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 12,901,572	\$ 9,330,240	\$ 9,740,870	\$ 9,890,634	\$ 10,308,145
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 983,974	\$ 1,008,037	\$ 1,125,149	\$ 1,336,705	\$ 577,556
Deposits & Escrows - Time Deposits	DI340	\$ 11,498,971	\$ 11,058,367	\$ 9,923,721	\$ 8,799,351	\$ 8,636,805
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,170,134	\$ 1,368,520	\$ 887,614	\$ 737,986	\$ 693,371
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 544	\$ 290	\$ 1,042	\$ 412
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 75,808	\$ 57,023	\$ 39,219	\$ 36,932	\$ 46,932
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 3,339	\$ 3,174	\$ 3,605	\$ 3,900	\$ 2,859
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 102,642	\$ 88,560	\$ 39,701	\$ 28,258	\$ 35,808
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 152,528
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,519	7,458	7,227	7,235	7,985
Assets Held in Trading Accounts	SI375	\$ 99,920	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773
Available-for-Sale Securities	SI385	\$ 1,023,406	\$ 1,103,011	\$ 1,151,209	\$ 1,258,301	\$ 1,281,332
Assets Held for Sale	SI387	\$ 1,242,175	\$ 3,116,956	\$ 1,331,390	\$ 1,305,733	\$ 1,148,308
Loans Serviced for Others	SI390	\$ 17,390,380	\$ 15,093,860	\$ 14,399,299	\$ 13,837,030	\$ 21,490,728
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 99,920	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.97%	89.94%	88.39%	81.57%	83.36%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	90.41%	90.44%	88.38%	75.99%	82.99%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	89.74%	90.32%	83.20%	76.17%	77.93%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	65.90%	69.27%	72.95%	67.98%	61.77%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 150,600	\$ 152,517	\$ 157,552	\$ 145,291	\$ 153,898
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 21,672	\$ 19,406	\$ 19,101	\$ 18,975	\$ 16,530
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	21	22	26	24
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,848,833	\$ 3,760,641	\$ 3,655,919	\$ 3,547,315	\$ 3,392,040
Net Income (Loss) (SO91)	SI610	\$ 142,980	\$ 113,574	\$ 104,181	\$ 112,198	\$ 86,542
Dividends Declared - Preferred Stock	SI620	\$ 32	\$ 1,816	\$ 32	\$ 1,695	\$ 32
Dividends Declared - Common Stock	SI630	\$ 6,434	\$ 26,759	\$ 14,923	\$ 85,840	\$ 436
Stock Issued	SI640	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 126,000	\$ 0	\$ 23,000	\$ 100,000	\$ 50,000
New Basis Accounting Adjustments	SI660	\$ 20,250	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 4,305	\$ 3,199	\$- 5,277	\$- 2,175	\$ 2,005

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$- 25	\$ 0	\$ 1	\$ 0	\$ 0
Other Adjustments	SI671	\$- 4	\$- 3	\$- 1	\$ 20	\$- 284
Ending Equity Capital (SC80)	SI680	\$ 4,127,263	\$ 3,848,841	\$ 3,762,868	\$ 3,669,823	\$ 3,529,835
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 18,483	\$ 16,923	\$ 21,224	\$ 20,074	\$ 19,436
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,088,308	\$ 21,142,260	\$ 12,632,127	\$ 15,571,569	\$ 13,559,606
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 7,846	\$ 9,120	\$ 7,873	\$ 6,157	\$ 7,480
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 54,415,317	\$ 52,079,642	\$ 50,541,378	\$ 50,270,601	\$ 48,441,872
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,738,205	\$ 12,477,743	\$ 12,496,934	\$ 12,700,656	\$ 12,275,733
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 25,466,366	\$ 24,020,174	\$ 22,915,419	\$ 22,742,577	\$ 21,977,320
Nonmortgage Loans	SI885	\$ 13,491,868	\$ 12,811,114	\$ 12,802,751	\$ 12,311,863	\$ 11,995,464
Deposits and Excrows	SI890	\$ 27,514,773	\$ 26,641,130	\$ 25,332,862	\$ 25,008,030	\$ 24,395,870
Total Borrowings	SI895	\$ 21,144,129	\$ 20,132,394	\$ 20,149,995	\$ 20,283,761	\$ 19,236,843
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	22	12	12	9	10
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 626	\$ 465	\$ 341	\$ 179	\$ 562
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.84	6.59	6.30	4.50	6.14
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.50	8.19	7.12	7.81	9.75

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	1
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 11:18 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	12	12	13	12	12

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 3,848,468	\$ 3,681,343	\$ 3,479,633	\$ 1,085,744	\$ 937,023
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,681,959	\$ 3,345,281	\$ 3,161,696	\$ 823,543	\$ 691,919
Personal Trust and Agency Accounts	FS210	\$ 2,420,640	\$ 2,359,263	\$ 2,319,160	\$ 160,756	\$ 157,660
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 75,308	\$ 375,952	\$ 324,472	\$ 256,662	\$ 202,389
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 2,308	\$ 2,270	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 7,714	\$ 1,977	\$ 1,911	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 67,594	\$ 371,667	\$ 320,291	\$ 256,662	\$ 202,389
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 186,011	\$ 610,066	\$ 518,064	\$ 406,125	\$ 331,870
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 34,205	\$ 57,777	\$ 200,617	\$ 183,929	\$ 172,112
Personal Trust and Agency Accounts	FS211	\$ 5,281	\$ 29,467	\$ 180,217	\$ 183,862	\$ 172,047
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 28,924	\$ 28,310	\$ 20,400	\$ 67	\$ 65
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 4,201	\$ 4,092	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 13,468	\$ 622	\$ 859	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 15,456	\$ 23,487	\$ 15,449	\$ 67	\$ 65
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,132,304	\$ 278,285	\$ 117,320	\$ 78,272	\$ 72,992
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,486	8,611	7,588	3,581	2,981
Personal Trust and Agency Accounts	FS212	3,947	3,915	3,781	603	608
Retirement-related Trust and Agency Accounts - Total	SUB6120	171	2,585	2,084	1,629	1,284
Employee Benefit - Defined Contribution	FS222	0	2	3	0	0
Employee Benefit - Defined Benefit	FS232	16	5	6	0	0
Other Retirement Accounts	FS242	155	2,578	2,075	1,629	1,284
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	368	2,111	1,723	1,349	1,089
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	74	83	60	9	10
Personal Trust and Agency Accounts	FS213	18	27	14	8	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	56	56	46	1	1
Employee Benefit - Defined Contribution	FS223	0	8	8	0	0
Employee Benefit - Defined Benefit	FS233	20	3	4	0	0
Other Retirement Accounts	FS243	36	45	34	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	4,935	48	38	6	7
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 12,307	\$ 6,647	\$ 2,084	\$ 5,960	\$ 3,730
Personal Trust and Agency Accounts	FS310	\$ 6,464	\$ 3,485	\$ 444	\$ 1,693	\$ 1,241
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 400	\$ 1,125	\$ 604	\$ 1,605	\$ 824
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 19	\$ 4	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 381	\$ 1,117	\$ 604	\$ 1,605	\$ 824
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,052	\$ 1,920	\$ 1,009	\$ 2,515	\$ 1,545

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
 93048 - OTS-Regulated: Texas
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 4,304	\$ 43	\$ 12	\$ 42	\$ 35
Other Fiduciary and Related Services	FS390	\$ 87	\$ 74	\$ 15	\$ 105	\$ 85
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 5,606	\$ 3,362	\$ 1,784	\$ 5,869	\$ 4,315
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 6,701	\$ 3,285	\$ 300	\$ 90	\$- 586
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 198,287	\$ 167,030	\$ 160,869	\$ 160,756	\$ 347,119
Non-Interest-Bearing Deposits	FS410	\$ 6	\$ 36	\$ 118	\$ 4	\$- 29
Interest-Bearing Deposits	FS415	\$ 1,983	\$ 1,753	\$ 692	\$ 726	\$ 11,440
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,851	\$ 5,967	\$ 5,519	\$ 5,409	\$ 4,572
State, County and Municipal Obligations	FS425	\$ 6,718	\$ 6,774	\$ 7,043	\$ 7,250	\$ 7,455
Money Market Mutual Funds	FS430	\$ 12,787	\$ 9,762	\$ 7,956	\$ 10,014	\$ 12,938
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,516	\$ 4,309	\$ 4,466	\$ 4,508	\$ 3,647
Common and Preferred Stock	FS445	\$ 154,092	\$ 127,268	\$ 123,590	\$ 121,899	\$ 296,386
Real Estate Mortgages	FS450	\$ 1,385	\$ 622	\$ 560	\$ 374	\$ 375
Real Estate	FS455	\$ 1,441	\$ 1,455	\$ 2,060	\$ 1,862	\$ 1,838
Miscellaneous Assets	FS460	\$ 9,508	\$ 9,084	\$ 8,865	\$ 8,710	\$ 8,497
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,127,264	\$ 3,848,849	\$ 3,762,867	\$ 3,669,820	\$ 3,529,837
Equity Capital Deductions - Total	SUB1631	\$ 253,427	\$ 231,245	\$ 229,799	\$ 191,201	\$ 202,635
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 8,547	\$ 5,821	\$ 4,156	\$ 3,242	\$ 6,488

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 234,610	\$ 216,182	\$ 216,953	\$ 179,502	\$ 181,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 10,270	\$ 9,242	\$ 8,690	\$ 8,457	\$ 14,596
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 291,493	\$ 273,287	\$ 274,412	\$ 268,790	\$ 266,418
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,251	\$- 5,727	\$- 2,520	\$- 7,728	\$- 9,767
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 292,744	\$ 279,014	\$ 276,932	\$ 276,518	\$ 276,185
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,165,330	\$ 3,890,891	\$ 3,807,480	\$ 3,747,409	\$ 3,593,620
Total Assets (SC60)	CCR205	\$ 55,373,210	\$ 54,003,287	\$ 51,087,729	\$ 51,025,177	\$ 49,765,573
Asset Deductions - Total	SUB1651	\$ 256,820	\$ 233,390	\$ 230,929	\$ 195,754	\$ 205,965
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 11,940	\$ 7,966	\$ 5,286	\$ 7,795	\$ 9,818
Goodwill and Certain Other Intangible Assets	CCR265	\$ 234,610	\$ 216,182	\$ 216,953	\$ 179,502	\$ 181,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 10,270	\$ 9,242	\$ 8,690	\$ 8,457	\$ 14,596
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,859	\$- 7,816	\$- 3,172	\$- 10,500	\$- 13,566
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,859	\$- 7,816	\$- 3,172	\$- 10,500	\$- 13,566
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 55,114,531	\$ 53,762,081	\$ 50,853,628	\$ 50,818,923	\$ 49,546,042
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,205,291	\$ 2,150,495	\$ 2,034,144	\$ 2,032,843	\$ 1,982,294
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,165,330	\$ 3,890,891	\$ 3,807,480	\$ 3,747,409	\$ 3,593,620
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 13,401	\$ 25,924	\$ 27,239	\$ 28,455	\$ 31,309
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 231,306	\$ 240,626	\$ 238,570	\$ 239,562	\$ 248,131
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 244,707	\$ 266,550	\$ 265,809	\$ 268,025	\$ 279,440
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 244,707	\$ 266,550	\$ 265,809	\$ 268,025	\$ 279,440

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: November 22, 2005, 11:18 AM	September 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,814	\$ 11,383	\$ 14,012	\$ 13,729	\$ 13,509
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 85,337	\$ 77,330	\$ 57,000	\$ 52,776	\$ 52,084
Total Risk-Based Capital	CCR39	\$ 4,312,886	\$ 4,068,728	\$ 4,002,277	\$ 3,948,929	\$ 3,807,467
0% R/W Category - Cash	CCR400	\$ 109,150	\$ 109,213	\$ 92,644	\$ 104,570	\$ 93,691
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 279,972	\$ 294,890	\$ 315,026	\$ 364,962	\$ 377,884
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 40	\$ 7,418	\$ 34	\$ 2	\$ 2
0% R/W Category - Other	CCR415	\$ 362,325	\$ 940,297	\$ 907,538	\$ 313,145	\$ 812,663
0% R/W Category - Assets Total	CCR420	\$ 751,487	\$ 1,351,818	\$ 1,315,242	\$ 782,679	\$ 1,284,240
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 5,924,635	\$ 5,074,994	\$ 5,225,797	\$ 5,535,282	\$ 5,945,953
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,648,044	\$ 1,443,650	\$ 1,160,542	\$ 1,393,200	\$ 1,349,858
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,879	\$ 3,087	\$ 3,080	\$ 3,200	\$ 3,191
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 12,968,853	\$ 12,390,421	\$ 11,742,023	\$ 12,351,492	\$ 11,799,734
20% R/W Category - Other	CCR450	\$ 423,096	\$ 449,949	\$ 426,894	\$ 509,748	\$ 506,899
20% R/W Category - Assets Total	CCR455	\$ 20,968,507	\$ 19,362,101	\$ 18,558,336	\$ 19,792,922	\$ 19,605,635
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 4,193,701	\$ 3,872,421	\$ 3,711,668	\$ 3,958,584	\$ 3,921,126
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 8,585,601	\$ 9,466,639	\$ 8,918,584	\$ 8,091,654	\$ 7,631,107
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 40,497	\$ 48,122	\$ 45,148	\$ 40,912	\$ 41,754
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,995
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 176	\$ 177	\$ 177	\$ 178	\$ 177
50% R/W Category - Other	CCR480	\$ 175,931	\$ 165,254	\$ 167,253	\$ 146,251	\$ 142,101
50% R/W Category - Assets Total	CCR485	\$ 8,802,205	\$ 9,680,192	\$ 9,131,162	\$ 8,278,995	\$ 7,817,134
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 4,401,108	\$ 4,840,100	\$ 4,565,585	\$ 4,139,504	\$ 3,908,573
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 146,950	\$ 55,151	\$ 38,668	\$ 54,207	\$ 97,475
100% R/W Category - All Other Assets	CCR506	\$ 26,805,775	\$ 25,414,102	\$ 23,785,396	\$ 24,027,374	\$ 22,588,408
100% R/W Category - Assets Total	CCR510	\$ 26,952,725	\$ 25,469,253	\$ 23,824,064	\$ 24,081,581	\$ 22,685,883
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 26,952,725	\$ 25,469,253	\$ 23,824,064	\$ 24,081,581	\$ 22,685,883
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 11:18 AM

TFR Industry Aggregate Report
 93048 - OTS-Regulated: Texas
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 57,474,924	\$ 55,863,364	\$ 52,828,804	\$ 52,936,177	\$ 51,392,892
Subtotal Risk-Weighted Assets	CCR75	\$ 35,547,529	\$ 34,181,771	\$ 32,101,313	\$ 32,179,665	\$ 30,515,579
Excess Allowances for Loan and Lease Losses	CCR530	\$ 236	\$ 281	\$ 261	\$ 388	\$ 313
Total Risk-Weighted Assets	CCR78	\$ 35,547,293	\$ 34,181,490	\$ 32,101,052	\$ 32,179,277	\$ 30,515,266
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,843,784	\$ 2,734,519	\$ 2,568,083	\$ 2,574,341	\$ 2,441,222
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.56%	7.24%	7.49%	7.37%	7.25%
Total Risk-Based Capital Ratio	CCR820	12.13%	11.90%	12.47%	12.27%	12.48%
Tier 1 Risk-Based Capital Ratio	CCR830	11.48%	11.16%	11.68%	11.48%	11.61%
Tangible Equity Ratio	CCR840	7.56%	7.24%	7.49%	7.37%	7.25%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.